

# United States Bankruptcy Court Eastern District of Michigan

In re William Joseph Collins

Debtor(s)

Case No. 17-41100Chapter 7

## BANKRUPTCY PETITION COVER SHEET - AMENDED

(The debtor must complete and file this form with the petition in every bankruptcy case. Instead of filling in the boxes on the petition requiring information on prior and pending cases, the debtor may refer to this form.)

### Part 1

"Companion cases," as defined in L.B.R. 1073-1(b), are cases involving any of the following: (1) The same debtor; (2) A corporation and any majority shareholder thereof; (3) Affiliated corporations; (4) A partnership and any of its general partners; (5) An individual and his or her general partner; (6) An individual and his or her spouse; or (7) Individuals or entities with any substantial identity of financial interest or assets.

Has a "companion case" to this case ever been filed at any time in this district or any other district? Yes X No       
(If yes, complete Part 2.)

### Part 2

For each companion case, state in chronological order of cases: (Attach supplemental sheets if necessary.)

	First Case	Second Case	Third Case
Name on petition	<u>William Joseph Collins</u>		
Relationship to this case	<u>Debtor</u>		
Case Number	<u>03-51724</u>		
Chapter	<u>7</u>		
Date filed	<u>04/24/2003</u>		
District	<u>Eastern District of Michigan</u>		
Division	<u>Detroit</u>		
Judge	<u>Marci B. McIvor</u>		
Status/Disposition	<u>Discharged</u>		

(Pending, confirmed & still open, confirmed & closed, dismissed before/after confirmation, discharged, etc.)

If the present case is a Chapter 13 case, state for each companion case:

Attorney			
Legal fee	\$ <u>                    </u>	\$ <u>                    </u>	\$ <u>                    </u>
Proposed legal fee in this case	\$ <u>                    </u>		

Changes in circumstances which lead the debtor to reasonably believe that the current plan will be successful.

### Part 3 - In a Chapter 13 Case Only

The Debtor(s) certify, re: 11 U.S.C. § 1328(f):

[indicate which]

- ☐ Debtor(s) received a discharge issued in a case filed under Chapter 7, 11, or 12 during the 4-years before filing this case.
- ☐ Debtor(s) did **not** receive a discharge issued in a case filed under Chapter 7, 11, or 12 during the 4-years before filing this case.
- ☐ Debtor(s) received a discharge in a Chapter 13 case filed during the 2-years before filing this case.
- ☐ Debtor(s) did **not** receive a discharge in a Chapter 13 case filed during the 2-years before filing this case.

I declare under penalty of perjury that I have read this form and that it is true and correct to the best of my information and belief.

/s/ William Joseph Collins

**William Joseph Collins**

Debtor

Debtor

/s/ Gary L. Berg

**Gary L. Berg**

Debtor's Attorney

Date: May 1, 2017

**Gary L. Berg Attorney at Law**  
**3943 Airport Road**  
**Waterford, MI 48329**  
**248-674-2291 Fax: 248-412-5220**  
**Berglaw@gmail.com**

Fill in this information to identify your case:

Debtor 1 William Joseph Collins

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number 17-41100  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,861.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>200.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>200.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>30.00</b>
6d. Other. Specify: <b>garbage pickup</b>	6d. \$	<b>57.00</b>
<b>7. Food and housekeeping supplies</b>		7. \$ <b>600.00</b>
<b>8. Childcare and children's education costs</b>		8. \$ <b>0.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>		9. \$ <b>200.00</b>
<b>10. Personal care products and services</b>		10. \$ <b>50.00</b>
<b>11. Medical and dental expenses</b>		11. \$ <b>0.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.		12. \$ <b>300.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>		13. \$ <b>0.00</b>
<b>14. Charitable contributions and religious donations</b>		14. \$ <b>100.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>0.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		16. \$ <b>0.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>600.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>753.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		18. \$ <b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____		\$ <b>0.00</b>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: _____		21. +\$ <b>0.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <b>4,951.00</b>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <b>4,951.00</b>	
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>1,099.00</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>4,951.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>-3,852.00</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes.		
Explain here: <b>Debtor currently has no job prospects, but is seeking employment and anticipates some type of employment, however the potential earnings are far below his prior year earnings</b>		

**United States Bankruptcy Court  
Eastern District of Michigan**

In re William Joseph Collins

Debtor(s)

Case No. 17-41100

Chapter 7

**AMENDED  
STATEMENT OF ATTORNEY FOR DEBTOR(S)  
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☒ **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid .....	<u>1,200.00</u>
B.	Prior to filing this statement, received .....	<u>1,200.00</u>
C.	The unpaid balance due and payable is .....	<u>0.00</u>

☐ **RETAINER**

A. Amount of retainer received .....

B. The undersigned shall bill against the retainer at an hourly rate of \$ \_\_\_\_\_. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ 335.00 of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other:

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

6. The source of payments to the undersigned was from:

- A. XX Debtor(s)' earnings, wages, compensation for services performed
- B. \_\_\_\_\_ Other (describe, including the identity of payor) \_\_\_\_\_

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: May 1, 2017

/s/ Gary L. Berg

Attorney for the Debtor(s)

**Gary L. Berg**

**Gary L. Berg Attorney at Law**

**3943 Airport Road**

**Waterford, MI 48329**

**248-674-2291 Berglaw@ymail.com**

Agreed: /s/ William Joseph Collins

**William Joseph Collins**

Debtor

Debtor